

## Exhibit 47

Plaintiffs' Corrected Averment of Jurisdictional Facts and  
Evidence and/or Statement of Facts as to Defendant Al Rajhi Bank  
Pursuant to Rule 56.1

CENTRAL INTELLIGENCE AGENCY



DIRECTORATE OF INTELLIGENCE

*30 October 2003*

# **Spectrum of Al-Qa'ida's Donors**

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CENTRAL INTELLIGENCE AGENCY



DIRECTORATE OF INTELLIGENCE

## Spectrum of Al-Qa'ida's Donors

30 October 2003

Donors—mostly from Saudi Arabia and other Arab Gulf states—range from those who provide *zakat*<sup>1</sup> donations to clerics—unwitting that their contributions go to al-Qa'ida—to those who knowingly give money for attacks against specific targets.

clerics channeled their followers' donations to al-Qa'ida and that most of the money was raised during Ramadan,

## Al-Qa'ida's Donors: A Mixed Profile

al-Qa'ida is funded in part by unwitting donors who contribute *zakat* donations to popular clerics or give money to local Islamic charities.

these donors probably are unaware that their funds go to al-Qa'ida.

in late July 2003 when Saudi security services seized cash collection boxes—in addition to a large weapons and explosives cache—during raids of al-Qa'ida safehouses outside Riyadh, according to press reports.

Other unwitting donors provide money to al-Qa'ida facilitators or operatives only when assured the funds go towards expenses such as travel or payments to families. Al-Qa'ida probably does not inform these donors if the money ultimately funds terrorist attacks.

<sup>1</sup> *Zakat*, or alms giving, is a pillar of Islam and a duty of faithful Muslims. *Zakat* donations—which are supposed to account for 2.5 percent of a person's wealth—are given on an annual basis and serve in lieu of income or corporate tax in the Arab Gulf states. Most citizens and businesses direct their *zakat* offerings to domestic charities or individual needy cases.

### Taking Action Against Witting Donors

Curbing al-Qa'ida's financial support from the Arabian Peninsula will require continued efforts to sanction financiers

. Cooperation from Saudi Arabia and other Gulf countries will continue to be critical.

- Arresting or sanctioning individual financiers probably would deter other donors

Al-Qa'ida's financial network—like the broader organization—is compartmented such that donors may not be able to identify each other.

donors provided funds intended for travel expenses and were unaware their contributions supported the al-Qa'ida organization writ large

other donors are close to al-Qa'ida operatives and are witting that their funds are destined for operational purposes. Such donors often demand confirmation that their contributions reach the hands of al-Qa'ida's top leadership or that their donations fund attacks against specific targets

- sent al-Qa'ida financial facilitator Hasan Ghul to Saudi Arabia in late 2001 and instructed him to tell donors that their money would go directly to Abu Zubaydah to fund attacks against Israeli targets.

- al-Qa'ida terrorist planner Abu Bakr al-Azdi requested a letter signed by Bin Ladin that authorized the bearer to collect money on behalf of al-Qa'ida. Bakr received the letter in early 2003 and gave it to Swift Sword, who was killed in June 2003.

Coalition governments also will need to remain vigilant in monitoring activities of sanctioned donors to ensure their financial support to terrorists does not continue. Several individuals and entities designated by the United States and United Nations are petitioning to have their names removed from the asset freeze lists or are continuing to operate under the cover of other organizations or companies,

- Steps to close legal loopholes and enhance monitoring could bolster coalition efforts to decrease terrorist funding through asset freezes.



### **Curbing Funding from Unwitting Donors**

Disrupting money flows from unwitting donors presents an additional challenge. Al-Qa'ida's ability to raise funds from unwitting donors means events such as the 12 May 2003 bombings in Riyadh—to which donors may be opposed—may not hurt the organization's financial coffers. Gulf governments have tacitly acknowledged that charitable donations have gone to terrorists and are taking action to curb this unwitting funding stream.

- In July 2003, the Saudi Government banned the public use of donation boxes to collect money, according to Saudi press reporting.

- The Saudi Arabian Monetary Agency (SAMA) in July 2003 implemented regulations to improve oversight of the Kingdom's charities and banks, and the Ministry of Interior established a charity oversight board to grant licenses and control donations, according to press reports.

- Kuwait, Qatar, and the UAE also have strengthened regulation of charities, and Doha has closed NGO offices suspected of financing terrorists.

[REDACTED]  
**Spectrum of Al-Qa'ida's Donors**

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**VIA Lotus Note**

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